

PTO/SB/08B (08/03) (modified)  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
(use as many sheets as necessary)

<b>Application Number</b>	<b>10/777,634</b>
<b>Filing Date</b>	<b>February 13, 2004</b>
<b>First Named Inventor</b>	<b>Timothy PERRY et al.</b>
<b>Art Unit</b>	<b>3626</b>
<b>Examiner Name</b>	<b>Christopher GILLIGAN</b>
<b>Attorney Docket No.</b>	<b>52493.000368</b>

Sheet 1 of 17

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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<b>Sheet</b>	<b>9 of 17</b>		<b>Attorney Docket No.</b>		<b>52493.000368</b>
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		<b>Filing Date</b>	<b>February 13, 2004</b>
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Examiner initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code	Number-Kind Code (if known)				YES	NO
	282.	EP	0621556 A2	10-26-1994	Eastman Kodak Co.		<input type="checkbox"/>	<input type="checkbox"/>
	283.	WO	01/20512 A2	03-22-2001	General Electric Co.		<input type="checkbox"/>	<input type="checkbox"/>
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**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

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			YES	NO
	287.	GONZALEZ et al., "A case-based reasoning approach to real estate property appraisal," Systems with Applications, Vol. 4, pp. 229-246, 1992	<input type="checkbox"/>	<input type="checkbox"/>
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			YES	NO
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	309	COLLINS <i>et al.</i> , "An Application of a Multiple Neural Network Learning System to Emulation of Mortgage Underwriting Judgements," Proceedings of the IEEE International Conference on Neural Networks, 1988, pp. II-459 through II-466	<input type="checkbox"/>	<input type="checkbox"/>
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	312	BERADI <i>et al.</i> , "The Effect of Misclassification Costs on Neural Network Classifiers," Decision Sciences, vol. 30, no. 3, summer 1999, pp. 659-682	<input type="checkbox"/>	<input type="checkbox"/>
	313	TONG <i>et al.</i> , "Linguistic Approach to Decisionmaking with Fuzzy Sets," IEEE Transactions on Systems, Man, and Cybernetics, vol. SMC-10, no. 11, November 1990, pp. 716-723	<input type="checkbox"/>	<input type="checkbox"/>
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	319	FRIEDMAN, "Multivariate Adaptive Regression Splines," Annals of Statistics, SLAC PUB-4960 Rev, Tech Report 102 Rev, August 1990, pp. 1-79	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	320	SCHUMAKER, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-2	<input type="checkbox"/>	<input type="checkbox"/>
	321	OWEN, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-9 & Figs. 1-4	<input type="checkbox"/>	<input type="checkbox"/>
	322	STONE, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-3	<input type="checkbox"/>	<input type="checkbox"/>
	324	O'SULLIVAN, Some Comments on FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-6	<input type="checkbox"/>	<input type="checkbox"/>
	324	BREIMAN, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," 8 pages	<input type="checkbox"/>	<input type="checkbox"/>
	325	GOLUBEV <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	326	BUJA <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-5	<input type="checkbox"/>	<input type="checkbox"/>
	327	GU <i>et al.</i> , Comments on FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-10, rev. June 5, 1990	<input type="checkbox"/>	<input type="checkbox"/>
	328	BARRON <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-12 and 2 pages of Tables, July 1990, University of IL	<input type="checkbox"/>	<input type="checkbox"/>
	329	FRIEDMAN, " <i>Rejoinder</i> ," pp. 1-14	<input type="checkbox"/>	<input type="checkbox"/>
	330	GOETZ, "A Fuzzy Future For MIS?", Informationweek, p. 51, February 25, 1991, ISSN: 8750-6874. Dialog ID number 01544473, From Dialog file 16 (Gale Group)	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	331	ALLWEIN <i>et al.</i> , "Reducing Multiclass to Binary: A Unifying Approach for Margin Classifiers", Journal of Machine Learning Research, Volume 1, (2000), pp. 113-141	<input type="checkbox"/>	<input type="checkbox"/>
	332	RUBTSOV <i>et al.</i> , "A Unified Format for Trained Neural Network Description", Neural Network, Proceedings IJCNN '01 International Joint Conference, Volume 4, pp. 2367-2372, Meeting date: July 15-19, 2001	<input type="checkbox"/>	<input type="checkbox"/>
	333	YANG, "An Evaluation of Statistical Approaches to Text Categorization", Kluwer Academic Publishers, Information Retrieval 1, pp. 69-90	<input type="checkbox"/>	<input type="checkbox"/>
	334	FOLTIN et al., "Beyond expert systems: Neural networks in accounting," National Public Accountant, June 1996, pp. 26-30, v41n6	<input type="checkbox"/>	<input type="checkbox"/>
	335		<input type="checkbox"/>	<input type="checkbox"/>
	336		<input type="checkbox"/>	<input type="checkbox"/>
	337		<input type="checkbox"/>	<input type="checkbox"/>
	338		<input type="checkbox"/>	<input type="checkbox"/>
	339		<input type="checkbox"/>	<input type="checkbox"/>
	340		<input type="checkbox"/>	<input type="checkbox"/>
	341		<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE /Poosin Phongsvirajati/

DATE CONSIDERED 06/05/2008

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.